

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Daniel R. Gehman
Lynna K. Gehman
Debtors

Case No. 18-11930-ref Chapter 13

TOTALS: 0, * 2, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Apr 16, 2018 Form ID: 3091 Total Noticed: 31

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018. +Daniel R. Gehman, Lynna K. Gehman, 775 +FREDERICK L. REIGLE, Chapter 13 Trustee, db/jdb 775 Sylvan Road, Lancaster, PA 17601-2442 tr 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410 smq +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centr smg Centre Valley, PA 18034-0520 sma +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720 sma 14078077 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, 14078083 Hazelwood, MO 63042-2429 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: avgrbach@aol.com Apr 17 2018 01:41:20 ALAINE V. GRBACH Alaine V. Grbach, Esquire, 675 Estelle Drive, Lancaster, PA 17601 E-mail/Text: RVSVCBICNOTICEl@state.pa.us Apr 17 2018 01:41:36 ALAINE V. GRBACH, aty sma Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 17 2018 01:41:53 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 17 2018 01:41:46 United States Trustee, ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +EDI: AMEREXPR.COM Apr 17 2018 05:38:00 Correspondence, Po Box 981540, 14078078 Amex, El Paso, TX 79998-1540 14078079 +E-mail/Text: bankruptcy@cavps.com Apr 17 2018 01:41:50 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322 14079685 +E-mail/Text: bankruptcy@cavps.com Apr 17 2018 01:41:50 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340 +EDI: CHASE.COM Apr 17 2018 05:38:00 14078080 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298 EDI: DISCOVER.COM Apr 17 2018 05:38:00 PO Box 3025, New Albany, OH 43054-3025 14084234 Discover Bank, Discover Products Inc. +EDI: DISCOVER.COM Apr 17 2018 05:38:00 14078081 Discover Financial, Po Box 3025, New Albany, OH 43054-3025 EDI: JEFFERSONCAP.COM Apr 17 2018 05:38:00 14078082 Jefferson Capital Systems, LLC, Po Box 7999, Saint Cloud, MN 56302 +EDI: CBSKOHLS.COM Apr 17 2018 05:38:00 14078084 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 14078085 +EDI: RESURGENT.COM Apr 17 2018 05:38:00 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497 E-mail/Text: camanagement@mtb.com Apr 17 2018 01:41:31 14078086 M & T Bank. Po Box 844. Buffalo, NY 14240 +EDI: MID8.COM Apr 17 2018 05:38:00 14078087 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 14078088 +E-mail/Text: Bankruptcies@nragroup.com Apr 17 2018 01:42:07 National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015 EDI: PRA.COM Apr 17 2018 05:38:00 Portfolio Recovery, Po EDI: PRA.COM Apr 17 2018 05:38:00 Portfolio Recovery Associ Portfolio Recovery, Po Box 41067, 14078090 Norfolk, VA 23541 Portfolio Recovery Associates, LLC, POB 41067, 14083875 Norfolk VA 23541 14078089 +E-mail/Text: bkrnotice@prgmail.com Apr 17 2018 01:41:46 Paragon Revenue Group, Attn: Bankruptcy, 216 Le Phillip Ct Ne, Concord, NC 28025-2954
+EDI: DRIV.COM Apr 17 2018 05:38:00 Santander Consumer USA, Po
Ft Worth, TX 76161-0244 Po Box 961245, 14078091 +EDI: SWCR.COM Apr 17 2018 05:38:00 14078092 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958 +EDI: RMSC.COM Apr 17 2018 05:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, 14078825 PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 22 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, +FREDERICK L. REIGLE, aty* Reading, PA 19606-0410 +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340 14079686*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Daniel R. Gehman avgrbach@aol.com
ALAINE V. GRBACH on behalf of Joint Debtor Lynna K. Gehman avgrbach@aol.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com

TOTAL: 5

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

	— Certificate of Notic	e Page 3 01 4
Information to	identify the case:	o rago o or r
Debtor 1	Daniel R. Gehman	Social Security number or ITIN xxx-xx-4105
	First Name Middle Name Last Name	EIN
Debtor 2	Lynna K. Gehman	Social Security number or ITIN xxx-xx-6477
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		Date case filed for chapter 13 3/23/18
Case number: 18	=11930_ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Daniel R. Gehman	About Debtor 2: Lynna K. Gehman
2.	All other names used in the last 8 years		
3.	Address	775 Sylvan Road Lancaster, PA 17601	775 Sylvan Road Lancaster, PA 17601
4.	Debtor's attorney Name and address	ALAINE V. GRBACH Alaine V. Grbach, Esquire 675 Estelle Drive Lancaster, PA 17601	Contact phone (717) 898–8402 Email: <u>avgrbach@aol.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 4/16/18

For more information, see page 2

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Case number 18-11930-ref

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint		May 15, 2018 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/14/18	
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 6/1/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/19/18	
A p www If you a pr Sec clair For		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 6/14/18 at 09:00 AM, Location: Courtroom 1, Third Floor, T PA 19601	·	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claimed	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that	
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments ors may never try to collect the debt from the usuant to have a particular debt excepted from tile a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	